

EB BL 01/15/1998 Employee benefits in Medium and Large Private Establishments, 1995 Tables only, Chapter 6: Defined benefit plans. The bulletin will be out later this year.

Table 113. Defined benefit plans: Summary of plan provisions, full-time employees, medium and large private establishments, 1995

Provision	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
	Percent			
Total with defined benefit plan.....	100	100	100	100
Basic provisions				
Employee contribution required.....	3	3	2	3
Benefits based on earnings.....	70	84	76	57
Benefits integrated with Social Security.....	51	58	58	42
Benefits subject to maximum(1).....	35	40	42	27
Early retirement benefits available...	96	97	95	96
Disability retirement benefits available...	73	64	70	81
Portability provisions..	8	3	9	9
Availability of lump sum benefits at retirement.....	15	14	22	12
Other provisions				
Normal retirement supplement available.	3	3	1	4
Early retirement supplement available.	8	10	4	9
Minimum benefits provision.....	4	3	5	3
Early retirement requires employer approval.....	3	4	3	2
Deferred vested benefits available prior to				

normal retirement age	93	92	95	92
Lump-sum postretirement survivor benefits....	7	7	4	9
Lump-sum preretirement survivor benefits....	2	1	2	3
Full pension restored if spouse predeceases retiree.....	13	13	11	13
Survivor benefits for children.....	4	3	5	4

1 Provisions that restrict benefits, such as limits on the number of years of service included in benefit computations.

NOTE: Where applicable, dash indicates no employees in this category.

Table 114. Defined benefit plans: Primary formula and availability of alternative formula, full-time employees, medium and large private establishments, 1995

Benefit formula(1)	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
Percent of terminal earnings.....	58	71	67	46
With alternative formula.....	18	24	17	15
Percent of career earnings.....	11	13	9	11
With alternative formula.....	5	5	4	5
Dollar amount formula...	23	10	14	37
With alternative formula.....	(2)	(2)	1	(2)
Percent of contribution formula.....	2	(2)	1	4
With alternative formula.....	(2)	-	(2)	(2)
Cash account.....	3	4	5	2
With alternative formula.....	(2)	(2)	(2)	(2)

Other.....	2	1	4	1
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1 Alternative formulas are generally designed to provide a minimum benefit for employees with short service or low earnings.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 115. Defined benefit plans: Terminal earnings formula, full-time employees, medium and large private establishments, 1995

Item	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with terminal earnings formula.....	10,186	3,559	2,988	3,639
Percent				
Total with terminal earnings formula.....	100	100	100	100
Flat percent per year of service.....	37	38	29	43
Less than 1.00 percent	2	1	2	5
1.00 - 1.24 percent...	10	10	6	12
1.25 - 1.49 percent...	5	4	6	5
1.50 - 1.74 percent...	13	16	9	13
1.75 - 1.99 percent...	3	4	2	4
2.00 - 2.24 percent...	4	3	5	5
2.25 percent or greater.....	-	-	-	-
Percent per year varies.	62	62	71	57
By service.....	8	8	14	4
By earnings.....	41	42	46	36
By age.....	(1)	(1)	(1)	(1)
By earnings and service.....	13	12	10	17
Other.....	(1)	1	(1)	-
Average(2)				
Average flat percent per year of service.....	1.45	1.48	1.49	1.39

1 Less than 0.5 percent.

2 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 116. Defined benefit plans: Definition of terminal earnings, full-time employees, medium and large private establishments, 1995

Definition of earnings	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with terminal earnings formula.....	10,186	3,559	2,988	3,639
Percent				
Total with terminal earnings formula.....	100	100	100	100
One year.....	2	2	1	2
Three years.....	17	25	9	17
Last 3.....	(1)	(1)	(1)	(1)
High 3.....	5	7	2	6
Of last 10.....	2	3	1	1
Of career.....	3	4	1	5
Of other time period	(1)	(1)	(1)	(1)
High consecutive 3....	12	18	7	11
Of last 10.....	6	10	3	5
Of career.....	4	5	3	5
Of other time period	1	3	(1)	1
Five years.....	78	70	89	77
Last 5.....	3	1	3	4
High 5.....	11	10	9	14
Of last 10.....	6	7	4	8
Of career.....	4	2	4	6
Of other time period	1	1	1	(1)
High consecutive 5....	64	59	77	59
Of last 10.....	48	45	62	40
Of career.....	15	13	13	17
Of other time period	1	1	1	1
Other period(2).....	3	3	1	5

1 Less than 0.5 percent.

2 Formulas based on earnings during period other than 3 or 5 years' service, or period not immediately before retirement (for

example, first 5 of last 10 years' service).

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 117. Defined benefit plans: Types of earnings included in earnings-based formulas, full-time employees, medium and large private establishments, 1995

Definition of earnings	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with earnings-based formula.	12,113	4,196	3,393	4,525
	Percent			
Total with earnings-based formula.....	100	100	100	100
Straight-time earnings only.....	62	64	66	59
Straight-time earnings plus other earnings..	38	37	35	41
Overtime.....	32	32	29	35
Shift differentials...	24	28	18	26
Commissions.....	18	17	16	21
Other.....	10	9	9	12

NOTE: Sums of individual items may be greater than totals because more than one type of earnings may be included in this definition. Where applicable, dash indicates no employees in this category.

Table 118. Defined benefit plans: Dollar amount formula, full-time employees, medium and large private establishments, 1995

Item	All employees	Blue- collar and service employees
Number (in thousands) with dollar amount formula..	4,049	2,953

Percent

Total with dollar amount formula.....	100	100
Flat monthly amount per year of service.....	94	96
Less than \$5.00.....	4	5
\$5.00 - \$9.99.....	2	3
\$10.00 - \$14.99.....	4	5
\$15.00 - \$19.99.....	9	7
\$20.00 - \$24.99.....	15	19
\$25.00 - \$29.99.....	9	11
\$30.00 - \$34.99.....	23	23
\$35.00 - \$39.99.....	19	16
\$40.00 or more.....	9	9
Dollar amount varies....	6	4
By service.....	6	4

Average(1)

Average flat dollar amount per year of service....	\$28.47	\$27.47
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1 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Data were insufficient to show professional, technical, and related employees and clerical and sales employees separately. Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 119. Defined benefit plans: Integration with Social Security, full-time employees, medium and large private establishments, 1995

Intregation with Social Security	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit pension	17,417	4,987	4,450	7,979

Percent

Total with defined benefit pension.....	100	100	100	100
With integrated formula.	51	58	58	42
Step-rate excess(1)...	37	42	42	30
Social Security breakpoint.....	33	36	39	27
Dollar amount breakpoint.....	4	5	3	4
Offset by Social Security(2).....	14	16	16	12
Without integrated formula.....	49	42	42	58

1 Formula applies lower benefit rate to earnings subject to FICA (Social Security) taxes or below a specific dollar breakpoint.

2 Benefit as calculated by formula is reduced by portion of primary Social Security payments, for example, 50 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates that no data were reported.

Table 120. Defined benefit plans: Maximum benefit provisions,(1) full-time employees, medium and large private establishments, 1995

Maximum benefit	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
Subject to maximum.....	35	40	42	27
Limit on years of credited service...	33	38	41	26
Less than 30.....	5	8	4	3
30.....	7	6	7	8
31 - 34.....	1	2	(2)	(2)
35.....	16	18	22	11
36 - 39.....	(2)	-	(2)	(2)
40.....	4	4	7	2
Greater than 40.....	1	(2)	(2)	1
Other maximum(3).....	1	2	2	1
Not subject to maximum..	65	60	58	73

Average(4)

Average credited service maximum (in years).....	33.1	32.6	34.0	32.9
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1 These maximum provisions are independent of Internal Revenue Code ceilings on pensions payable from defined benefit plans.

2 Less than 0.5 percent.

3 The benefit yielded under the formula is limited to a percent of terminal earnings or to a flat dollar amount.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Sums of individual items may not equal totals because some benefit formulas contain a limit on years of credited service and another maximum provision. Where applicable, dash indicates no employees in this category.

Table 121. Defined benefit plans: Availability of lump sum benefits at retirement, full-time employees, medium and large private establishments, 1995

Option	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
With lump sum available.	15	14	22	12
Full lump sum available.....	15	14	22	10
Limited to specified amount.....	5	5	8	3
No limit.....	10	9	14	8
Partial lump sum with reduced annuity....	1	(1)	(1)	1
Other.....	(1)	(1)	(1)	-
No lump sum available...	85	86	78	88

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not

equal totals. Where applicable, dash indicates no employees in this category.

Table 122. Defined benefit plans: Postretirement survivor benefits, full-time employees, medium and large private establishments, 1995

Survivor benefit provisions	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
With postretirement survivor benefits....	100	100	100	100
Joint and survivor annuity(1).....	98	98	99	98
50 percent only.....	30	26	31	31
51 - 99 percent only	2	1	1	4
100 percent only....	(2)	(2)	(2)	1
Retiree choice of percentages.....	66	70	66	63
Highest:				
50 percent.....	(2)	-	(2)	(2)
51 - 99 percent.	4	2	4	4
100 percent.....	62	67	63	58
Percent of unrounded accrued benefits...	2	2	1	2

1 An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer time that payments are expected to be made. Employees and their spouses are required to waive the spouse annuity in writing if they desire a pension during the employee's lifetime only or another option offered by the plan, such as guarantee of payment for a specified period.

2 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 123. Defined benefit plans: Preretirement survivor benefits, full-time employees, medium and large private

establishments, 1995

Survivor benefit provisions	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
With preretirement survivor benefits(1).	98	99	96	98
Equivalent to joint-and-survivor annuity(2).....	96	96	95	96
50 percent of employee's pension.....	82	81	80	85
With additional employee cost(3).....	6	8	6	6
Other percent of employee's pension(4).....	4	5	3	5
With additional employee cost(3).....	1	1	(5)	2
Employee choice of percent(6).....	9	10	12	7
With additional employee cost(3).....	1	3	(5)	(5)
Percent of accrued benefits.....	2	3	1	2
Other(7).....	(5)	(5)	(5)	-
No preretirement survivor benefits....	2	1	4	2

1 Survivor annuity is based upon the benefit the employee would have received if retirement had occurred on the date of death.

2 The spouse annuity is computed as if the employee had retired with a joint-and-survivor annuity. That is, the accrued pension is first reduced because of the longer time that payments were expected to be made to both the retiree and the surviving spouse. The spouse's share is then the specified percent of the reduced amount.

3 Plan reduces the accrued employee pension benefit for each

year survivor protection is in force.

4 Other percentages range from 51 - 100 percent of retiree's pension.

5 Less than 0.5 percent.

6 Alternative percentages were usually 50 or 100 percent.

7 Includes annuity based on a dollar amount formula or percent of earnings.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 124. Defined benefit plans: Requirements for normal retirement, full-time employees, medium and large private establishments, 1995

Requirements for normal retirement(1)	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
No age requirement.....	6	4	5	6
30 years of service...	5	4	5	6
35 years of service...	(2)	(2)	(2)	(2)
At age 55.....	4	4	5	4
No service requirement	(2)	(2)	-	1
5 years of service....	(2)	(2)	1	(2)
20 years of service...	(2)	(2)	1	(2)
21 - 24 years of service.....	(2)	(2)	(2)	(2)
25 years of service...	(2)	(2)	(2)	(2)
30 years of service...	3	4	3	2
More than 30 years of service.....	(2)	-	(2)	(2)
At age 56 - 59.....	(2)	(2)	(2)	1
20 years of service...	(2)	(2)	(2)	-
30 years of service...	(2)	-	-	1
At age 60.....	8	10	8	6
No service requirement	1	1	2	1
5 years of service....	1	(2)	1	1
10 years of service...	3	5	3	3
15 years of service...	(2)	(2)	(2)	(2)
20 years of service...	(2)	(2)	(2)	(2)
25 years of service...	(2)	(2)	(2)	(2)

30 years of service...	2	3	2	1
More than 30 years of service.....	(2)	(2)	(2)	(2)
At age 61.....	(2)	-	-	(2)
15 years of service...	(2)	-	-	(2)
At age 62.....	26	19	22	32
No service requirement	3	4	2	4
5 years of service....	4	5	4	4
6 - 9 years of service	(2)	(2)	(2)	-
10 years of service...	9	6	4	13
15 years of service...	3	3	3	3
20 years of service...	4	1	7	3
25 years of service...	1	(2)	1	1
26 - 29 years of service.....	(2)	-	-	1
30 years of service...	2	(2)	1	3
More than 30 years of service.....	(2)	(2)	(2)	-
At age 63 - 64.....	(2)	-	1	(2)
No service requirement	(2)	-	1	(2)
At age 65.....	48	53	51	43
No service requirement	36	39	39	32
1 - 4 years of service	(2)	1	1	(2)
5 years of service....	9	11	9	8
10 years of service...	2	2	1	2
15 years of service...	(2)	(2)	-	(2)
25 years of service...	(2)	-	(2)	1
30 years of service...	(2)	(2)	(2)	(2)
Sum of age plus service(3).....	9	10	8	8
Equals less than 80...	1	1	1	1
Equals 80.....	1	1	1	(2)
Equals 81 - 89.....	6	7	4	6
Equals 90.....	1	(2)	1	1
Equals more than 90...	(2)	(2)	(2)	-

1 Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

2 Less than 0.5 percent.

3 In some plans, participants must also satisfy a minimum age or service requirement.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 125. Defined benefit plans: Requirements for early retirement, full-time employees, medium and large private establishments, 1995

Profes-

Blue-

Requirements for early retirement(1)	All employees	sional, techni- cal, and related employees	Clerical and sales employees	collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
With early retirement available.....	96	97	95	96
No age requirement(2).	7	7	4	9
Less than 20 years of service.....	(3)	(3)	(3)	(3)
20 - 29 years of service.....	1	2	(3)	1
30 years of service.	6	4	4	9
Less than age 55.....	9	8	13	8
No service requirement(2)...	(3)	(3)	(3)	(3)
5 years of service..	3	1	6	3
6 - 9 years of service.....	(3)	(3)	-	(3)
10 years of service.	2	1	2	2
15 years of service.	1	1	1	1
20 years of service.	(3)	(3)	(3)	(3)
25 years of service.	3	4	4	2
At age 55.....	67	70	69	65
No service requirement(2)...	4	6	3	4
1 - 4 years of service.....	(3)	(3)	(3)	(3)
5 years of service..	21	23	27	16
6 - 9 years of service.....	(3)	(3)	(3)	(3)
10 years of service.	31	29	25	35
11 - 14 years of service.....	(3)	(3)	(3)	-
15 years of service.	9	10	12	8
20 years of service.	1	1	2	(3)
25 years of service.	1	(3)	1	1
Between ages 56 - 59..	1	3	1	(3)
10 years of service.	(3)	(3)	(3)	-
30 years of service.	1	2	(3)	(3)
At age 60.....	6	3	4	10
No service requirement(2)...	(3)	(3)	(3)	(3)
5 years of service..	2	2	1	2
10 years of service.	1	(3)	1	2
15 years of service.	2	1	1	3

20 years of service.	(3)	(3)	(3)	(3)
30 years of service.	1	(3)	1	2
At age 62.....	1	1	1	1
10 years of service.	(3)	(3)	(3)	1
15 years of service.	1	1	1	(3)
Sum of age plus				
service(4).....	4	6	2	3
Equals less than 80.	3	5	2	3
Equals 80.....	(3)	1	(3)	(3)
Equals 81 - 89.....	(3)	(3)	(3)	(3)
Early retirement not				
available.....	4	3	5	4

1 Early retirement is defined as the point at which a worker could retire and immediately receive accrued benefits based on service and earnings but reduced for each year prior to normal retirement age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

2 Where no service requirement is specified for early retirement, the service required for full vesting, usually 5 years, applies.

3 Less than 0.5 percent.

4 In most plans, participants must satisfy a minimum age or service requirement.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 126. Defined benefit plans: Early retirement reduction, full-time employees, medium and large private establishments, 1995

Early retirement reduction(1)	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with early retirement available.....				
	16,738	4,837	4,214	7,687
Percent				
Total with early retirement available...	100	100	100	100
Uniform percentage reduction(2).....	40	41	32	43
Less than 3.0.....	4	6	3	3
3.0.....	3	4	3	3

3.1 - 3.9.....	1	1	1	2
4.0.....	4	6	4	3
4.1 - 4.9.....	2	(3)	1	3
5.0.....	7	7	6	7
5.1 - 5.9.....	(3)	-	1	(3)
6.0.....	14	11	12	16
6.1 - 6.9.....	2	1	2	3
7.0.....	1	1	-	1
Greater than 7.0.....	2	4	(3)	1
Reduction varies.....	60	59	67	57
By service.....	3	4	4	3
By age.....	57	55	63	54
Other reduction(4).....	(3)	(3)	(3)	(3)

Average(5)

Average uniform reduction percentage.....	5.0	4.8	4.9	5.1
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1 Reduction for each year prior to normal retirement.

2 In specific cases, uniform percentage reductions may approximate actuarial reductions, such as early retirement at age 55 with a reduction of 6 percent per year between age 55 and the plan's normal retirement age of 62.

3 Less than 0.5 percent.

4 Reduced amount was not derived from normal retirement formula.

5 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 127. Defined benefit plans: Method of calculating disability retirement benefits, full-time employees, medium and large private establishments, 1995

Benefit provisions	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100

With disability				
retirement available.	73	64	70	81
Immediate disability				
retirement(1).....	45	34	36	57
Unreduced normal				
benefits(2).....	29	22	26	35
Reduced normal				
benefits(3).....	12	10	8	16
Other than normal				
benefits(4).....	3	1	2	5
Not determinable.....	(5)	(5)	(5)	(5)
Deferred disability				
retirement.....	28	31	34	24
With benefits based				
on:				
Service when				
disabled.....	4	4	3	4
Service to				
retirement age.	24	26	30	20
Other.....	(5)	(5)	1	(5)
Not determinable..	(5)	(5)	(5)	(5)
Disability retirement				
not available.....	27	36	30	19

1 Immediate disability pensions may be supplemented by additional allowances until an employee reaches a specified age or becomes eligible for Social Security.

2 The disabled worker's pension is computed under the plan's normal benefit formula and is paid as if retirement had occurred on the plan's normal retirement date, either based on years of service actually completed or projected to a later date.

3 The disabled worker's pension is computed under plan's normal benefit formula, based on years of service actually completed, and then reduced for early receipt.

4 The disabled worker's benefit is not computed by the plan's normal benefit formula. The methods used include flat amount benefits, dollar amount formulas, percent of unreduced normal benefits less Social Security, and percent of earnings formula both with and without Social Security offsets.

5 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 128. Defined benefit plans: Requirements for disability retirement, full-time employees, medium and large private establishments, 1995

Requirements for disability retirement(1)	All employees	Profes- sional, Clerical techni- and sales cal, and employees related	Blue- collar and service employees
		employees	

Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
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Percent

Total with defined benefit plan.....	100	100	100	100
With disability				
retirement available.	73	64	70	81
No minimum				
requirements.....	11	9	12	12
No age requirement....	28	21	22	36
Less than 5 years of service.....	(2)	(2)	(2)	(2)
5 years of service..	1	1	(2)	2
6 - 9 years of service.....	(2)	-	-	(2)
10 years of service.	16	13	12	21
11 - 14 years of service.....	(2)	-	(2)	1
15 years of service.	10	8	9	12
Greater than 15 years of service.	(2)	(2)	1	-
Less than age 40.....	1	(2)	1	1
No service				
requirement.....	(2)	(2)	(2)	(2)
Less than 10 years of service.....	(2)	(2)	(2)	(2)
10 years of service.	(2)	(2)	(2)	-
Ages 40 - 49.....	1	2	1	1
10 years of service.	1	2	1	1
Greater than 10 years of service.	(2)	(2)	(2)	(2)
Age 50 or more.....	7	7	4	8
No service				
requirement.....	(2)	(2)	(2)	(2)
Less than 10 years of service.....	2	1	1	2
10 years of service.	3	3	2	3
Greater than 10 years of service.	2	2	1	2
Sum of age plus service.....	1	(2)	1	1
Receipt of long-term disability				
insurance benefits.	17	19	24	12
Minimum vesting				
requirement(3).....	7	5	4	10
Disability retirement not available.....	27	36	30	19

1 If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement

tabulated.

2 Less than 0.5 percent.

3 An employee may be entitled to pension benefits after satisfying vesting service requirements, usually 5 years.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 129. Defined benefit plans: Vesting requirements, full-time employees, medium and large private establishments, 1995

Vesting requirements	All employees	Professional, technical, and related employees	Clerical and sales employees	Blue-collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
Percent				
Total with defined benefit plan.....	100	100	100	100
Immediate full vesting..	1	2	(1)	1
Cliff vesting(2).....	96	95	95	97
With full vesting:				
At any age.....	93	93	91	94
Less than 5 years.	(1)	1	(1)	(1)
5 years.....	87	91	86	84
6 - 9 years.....	(1)	(1)	(1)	-
10 years.....	6	2	4	10
After specified				
age(3).....	3	2	3	3
5 years.....	3	2	3	3
Graduated vesting(4)....	3	3	5	2
With full vesting after:				
Less than 7 years...	1	1	2	1
7 years.....	1	1	3	1
More than 7 years...	(1)	1	-	-

1 Less than 0.5 percent.

2 Under a cliff vesting schedule, an employee is not entitled to any benefits accrued under a pension plan until satisfying the requirement for 100-percent vesting (usually after 5 years).

3 Sponsors may exclude years of service completed before age 18 from counting towards satisfaction of minimum vesting standards.

4 Graduated vesting schedules give an employee rights to a gradually increasing share of pension benefits determined by years of service, eventually reaching 100-percent vesting status

(usually after 7 years).

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 130. Defined benefit plans: Provisions for early receipt of deferred vested benefits, full-time employees, medium and large private establishments, 1995

Receipt of deferred vested benefits	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
	Percent			
Total with defined benefit plan.....	100	100	100	100
Deferred vested benefits available prior to normal retirement age	93	92	95	92
Reduced same as early retirement.....	60	56	66	59
Other reduction.....	33	36	29	33
Actuarial reduction.	23	22	24	23
Uniform percent reduction.....	7	10	4	7
Other.....	3	4	1	2
Deferred vested benefits not available prior to normal retirement age.....	7	8	5	8

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 131. Defined benefit plans: Portability provisions, full-time employees, medium and large private establishments, 1995

Portability provisions	All employees	Profes- sional, techni- cal, and related	Clerical and sales employees	Blue- collar and service employees
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employees

Number (in thousands) with
defined benefit plan... 17,417 4,987 4,450 7,979

Percent

Total with defined benefit plan.....	100	100	100	100
With portability				
provisions.....	8	3	9	9
Transfer of service credits.....	2	1	4	2
Transfer of assets....	(1)	1	(1)	(1)
Transfer of service credits and assets.	(1)	(1)	(1)	-
Lump sum over \$3,500 paid out to separated employee.	(1)	(1)	(1)	-
Multi-employer plans..	5	2	4	7
Reciprocity with other plans/jurisdictions.....	3	1	3	3
Contribution sent to home fund...	1	(1)	1	1
Pro rata pension paid by several funds.....	2	1	2	2
Other.....	(1)	-	-	(1)
No reciprocity.....	2	(1)	1	4
Other.....	(1)	(1)	(1)	(1)
No portability provisions.....	92	97	91	91

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 132. Defined benefit plans: Postretirement pension increases, full-time employees, medium and large private establishments, 1995

Item	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
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Number (in thousands) with

defined benefit plan...	17,417	4,987	4,450	7,979
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Percent

Total with defined benefit plan.....	100	100	100	100
With postretirement increase available(1)	7	6	6	8
Automatic cost-of-living increase.....	3	4	4	3
Discretionary increase granted to retirees in the last 5 years	4	2	2	5
No postretirement increase.....	93	94	94	92

1 Total may exceed sum of individual items because employees may be covered by more than one type of postretirement increase.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 133. Defined benefit plans: Employee contribution requirements, full-time employees, medium and large private establishments, 1995

Employee contributions	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979

Percent

Total with defined benefit plan.....	100	100	100	100
Employee contribution required.....	3	3	2	3
Pretax contribution allowed.....	1	2	(1)	(1)
Pretax contribution not allowed.....	2	2	1	3
No employee contribution required.....	97	97	98	97

1 Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.

Table 134. Defined benefit plans: Eligibility requirements, full-time employees, medium and large private establishments, 1995

Eligibility requirements(1)	All employees	Profes- sional, techni- cal, and related employees	Clerical and sales employees	Blue- collar and service employees
Number (in thousands) with defined benefit plan...	17,417	4,987	4,450	7,979
	Percent			
Total with defined benefit plan.....	100	100	100	100
Plan participation available to new employees.....	100	100	100	99
With minimum age and/or service requirement.....	69	66	82	62
Service requirement only.....	27	22	25	30
3 months and less.	1	1	3	1
4 - 5 months.....	2	(2)	1	3
6 months.....	1	1	2	1
1 year.....	21	18	18	24
13 - 23 months....	(2)	(2)	(2)	(2)
2 years.....	1	2	1	1
Age 20 or less.....	3	3	3	2
No service requirement....	1	2	1	1
1 - 11 months.....	(2)	(2)	-	(2)
1 year.....	1	1	1	(2)
Over 1 year.....	(2)	-	1	(2)
Age 21(3).....	39	40	53	30
No service requirement....	2	4	1	2
1 - 11 months.....	2	3	1	3
1 year.....	34	34	51	26
Over 1 year.....	(2)	(2)	(2)	-
Age 22 and over.....	1	(2)	1	(2)
1 year.....	1	(2)	1	(2)
No minimum age or				

service requirement	31	33	18	37
Plan participation not available to new employees.....	(2)	(2)	-	1

Average(4)

Average service requirement (in months)	11.6	11.9	11.6	11.5
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1 Excludes administrative time lags.

2 Less than 0.5 percent.

3 The Internal Revenue Code requires that nearly all plans must allow participation to full-time employees who have reached the age of 21 who have completed one year of service. Plans that provide immediate vesting of accrued benefits may require up to three years. Church plans are exempt from the Internal Revenue Code.

4 The average is presented for all covered workers; averages exclude workers without the plan provision.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category.